

CCT

12-13 Final Benefit Budget

	Census Assumptions				
	Employee	Emp+Spouse	Emp+Child	Emp+Family	Total
Medical/Rx Actives	741	143	199	127	1210
Medical/Rx Retirees	27	6	1	0	34
Dental	534	0	0	468	1002

CCT

13-14 DRAFT Benefit Budget

	Census Assumptions				
	Employee	Emp+Spouse	Emp+Child	Emp+Family	Total
Medical/Rx Actives	728	137	209	129	1203
Medical/Rx Retirees	28	5	1	0	34
Dental	530	0	0	466	996
Vision	429	193	96	159	877

	Employee	Emp+Spouse	Emp+Child	Emp+Family	Annual Budget	% of Total
CLAIM FUNDS					\$8,795,180	84.24%
County Medical/Rx - Actives		Varies by Entity			\$5,832,310	
County Medical/Rx - Retirees		Varies by Entity			\$109,043	
College Medical/Rx - Actives		Varies by Entity			\$2,024,970	
College Medical/Rx - Retirees		Varies by Entity			\$214,217	
Dental	\$22.68			\$70.69	\$539,847	
Short-Term Disability-County	\$4.88	\$4.88	\$4.88	\$4.88	\$51,064	
Short-Term Disability-College	\$5.85	\$5.85	\$5.85	\$5.85	\$23,728	
PREMIUMS*					\$664,170	6.36%
Med/Rx Specific Stop-Loss	\$16.69	\$53.07	\$53.07	\$53.07	\$456,951	
Med/Rx Aggregate Stop-Loss	\$1.31	\$1.31	\$1.31	\$1.31	\$19,524	
Employee Life & AD&D		Varies by Entity			\$182,067	
Dependent Life	\$0.00	\$1.00	\$1.00	\$1.00	\$5,628	
Voluntary Term Life		Varies by Entity			\$181,388	
CLAIM ADMINISTRATION					\$550,085	5.27%
Medical Claims Administrator (AEI)	\$14.40	\$14.40	\$14.40	\$14.40	\$214,963	
Dental Claims Administrator (AEI)	\$2.95			\$2.95	\$35,471	
STD Claims Administrator (AEI)	\$0.62	\$0.62	\$0.62	\$0.62	\$9,002	
HIPAA/COBRA Administrator (AEI)	\$1.35	\$1.35	\$1.35	\$1.35	\$20,153	
Medical PPO - Az (BCBSAZ)	\$12.50	\$12.50	\$12.50	\$12.50	\$186,600	
Utilization Review (AHG)	\$1.85	\$1.85	\$1.85	\$1.85	\$27,617	
Rx Benefit Manager (Navitus)	\$3.77	\$3.77	\$3.77	\$3.77	\$56,279	
GENERAL OPERATING					\$430,893	4.13%
Medical Administrator (ECA)	\$8.50	\$8.50	\$8.50	\$8.50	\$126,888	
Dental Administrator (ECA)	\$1.00			\$1.00	\$12,024	
Wellness Administrator (ECA)	\$3.20	\$3.20	\$3.20	\$3.20	\$47,770	
Wellness Program Fees	\$4.16	\$4.16	\$4.16	\$4.16	\$62,100	
Actuary (Buck)	\$0.94	\$0.94	\$0.94	\$0.94	\$14,032	
Auditor (Kienitz)	\$0.36	\$0.36	\$0.36	\$0.36	\$5,374	
DOI Examination	\$0.25	\$0.25	\$0.25	\$0.25	\$3,732	
General Administration	\$8.43	\$14.23	\$14.23	\$14.23	\$158,973	
GRAND TOTAL BUDGET					\$10,440,328	100.00%

*Voluntary Term Life Premiums are shown in budget but are not included in totals as premiums are paid at 100% by employees.

	Employee	Emp+Spouse	Emp+Child	Emp+Family	Annual Budget	% of Total
CLAIM FUNDS					\$8,739,967	82.02%
County Medical/Rx - Actives		Varies by Entity			\$5,866,826	
County Medical/Rx-Retirees		Varies by Entity			\$81,867	
College Medical/Rx - Actives		Varies by Entity			\$2,034,097	
College Medical/Rx - Retirees		Varies by Entity			\$215,196	
Dental	\$19.35	\$0.00	\$0.00	\$61.62	\$467,645	
Short-Term Disability-County	\$4.88	\$4.88	\$4.88	\$4.88	\$50,889	
Short-Term Disability-College	\$5.85	\$5.85	\$5.85	\$5.85	\$23,447	
PREMIUMS*					\$846,550	7.94%
Med/Rx Specific Stop-Loss	\$19.19	\$61.03	\$61.03	\$61.03	\$526,357	
Med/Rx Aggregate Stop-Loss	\$1.51	\$1.51	\$1.51	\$1.51	\$22,414	
Vision - EyeMed	\$6.40	\$12.16	\$12.80	\$18.62	\$111,382	
Employee Life & AD&D		Varies by Entity			\$180,697	
Dependent Life	\$0.00	\$1.00	\$1.00	\$1.00	\$5,700	
Voluntary Term Life		Varies by Entity			\$180,320	
CLAIM ADMINISTRATION					\$549,168	5.15%
Medical Claims Administrator	\$14.00	\$14.00	\$14.00	\$14.00	\$207,816	
Dental Claims Administrator (Ameritas)	\$3.20			\$3.20	\$38,246	
STD Claims Administrator	\$0.75	\$0.75	\$0.75	\$0.75	\$10,827	
HIPAA/COBRA Administrator	\$1.00	\$1.00	\$1.00	\$1.00	\$14,844	
Medical PPO - Az (BCBSAZ)	\$12.75	\$12.75	\$12.75	\$12.75	\$189,261	
Utilization Review (AHG)	\$1.85	\$1.85	\$1.85	\$1.85	\$27,461	
Rx Benefit Manager (Navitus)	\$4.09	\$4.09	\$4.09	\$4.09	\$60,712	
GENERAL OPERATING					\$520,656	4.89%
Medical Administrator (ECA)	\$9.00	\$9.00	\$9.00	\$9.00	\$133,596	
Dental Administrator (ECA)	\$1.00			\$1.00	\$11,952	
Wellness Administrator (ECA)	\$3.50	\$3.50	\$3.50	\$3.50	\$51,954	
Wellness Program Fees	\$4.19	\$4.19	\$4.19	\$4.19	\$62,196	
EAP Preferred	\$1.22	\$1.22	\$1.22	\$1.22	\$18,110	
Actuary (Buck)	\$1.02	\$1.02	\$1.02	\$1.02	\$15,141	
Auditor (Kienitz)	\$0.40	\$0.40	\$0.40	\$0.40	\$5,938	
Legal (JS&H)	\$0.88	\$0.88	\$0.88	\$0.88	\$13,063	
DOI Examination	\$0.25	\$0.25	\$0.25	\$0.25	\$3,711	
Out-of-Network - % of Savings	\$0.34	\$0.34	\$0.34	\$0.34	\$5,047	
General Administration	\$13.47	\$13.47	\$13.47	\$13.47	\$199,949	
GRAND TOTAL BUDGET					\$10,656,341	100.00%

Difference Between 12-13 and 13-14 Budgets \$216,013

Percentage Increase 2.07%

Cochise County
12-13 Final Benefit Budget

	Census Assumptions				
	Employee	Emp+Spouse	Emp+Child	Emp+Family	Total
Medical/Rx Actives	487	113	174	98	872
Medical/Rx Retirees	7	4	0	0	11
Active+Retirees	494	117	174	98	883
Dental	313			321	634

2012-13 Premium Rates	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	\$498.24	\$868.28	\$721.47	\$1,058.51
Medical/Rx - Retirees	\$719.86	\$1,267.86	\$1,042.28	\$1,559.99
Dental	\$26.63	\$0.00	\$0.00	\$74.64
Short-Term Disability	\$5.50	\$5.50	\$5.50	\$5.50
Life	\$8.93	\$9.93	\$9.93	\$9.93

	Employee	Emp+Spouse	Emp+Child	Emp+Fam	Annual Budget	% of Total
CLAIM FUNDS					\$6,349,902	84.61%
Medical/Rx - Actives	\$420.53	\$748.39	\$601.58	\$938.62	\$5,832,310	
Medical/Rx - Retirees	\$642.15	\$1,147.97	\$922.39	\$1,440.10	\$109,043	
Dental	\$22.68	\$0.00	\$0.00	\$70.69	\$357,484	
Short-Term Disability	\$4.88	\$4.88	\$4.88	\$4.88	\$51,064	
PREMIUMS*					\$458,613	6.11%
Med/Rx Specific Stop-Loss	\$16.69	\$53.07	\$53.07	\$53.07	\$346,669	
Med/Rx Aggregate Stop-Loss	\$1.31	\$1.31	\$1.31	\$1.31	\$13,881	
Employee Life & AD&D	\$8.93	\$8.93	\$8.93	\$8.93	\$93,444	
Dependent Life	\$0.00	\$1.00	\$1.00	\$1.00	\$4,620	
Voluntary Term Life	\$12.28	\$12.28	\$12.28	\$12.28	\$128,498	
CLAIM ADMINISTRATION					\$387,818	5.17%
Medical Claims Administrator (AEI)	\$14.40	\$14.40	\$14.40	\$14.40	\$152,582	
Dental Claims Administrator (AEI)	\$2.95	\$0.00	\$0.00	\$2.95	\$22,444	
STD Claims Administrator (AEI)	\$0.62	\$0.62	\$0.62	\$0.62	\$6,488	
HIPAA/COBRA Administrator (AEI)	\$1.35	\$1.35	\$1.35	\$1.35	\$14,305	
Medical PPO - Az (BCBSAZ)	\$12.50	\$12.50	\$12.50	\$12.50	\$132,450	
Utilization Review (AHG)	\$1.85	\$1.85	\$1.85	\$1.85	\$19,603	
Rx Benefit Manager (Navitus)	\$3.77	\$3.77	\$3.77	\$3.77	\$39,947	
GENERAL OPERATING					\$308,483	4.11%
Medical Administrator (ECA)	\$8.50	\$8.50	\$8.50	\$8.50	\$90,066	
Dental Administrator (ECA)	\$1.00	\$0.00	\$0.00	\$1.00	\$7,608	
Wellness Administrator (ECA)	\$3.20	\$3.20	\$3.20	\$3.20	\$33,907	
Wellness Program Fees	\$4.16	\$4.16	\$4.16	\$4.16	\$44,079	
Actuary (Buck)	\$0.94	\$0.94	\$0.94	\$0.94	\$9,960	
Auditor (Kienitz)	\$0.36	\$0.36	\$0.36	\$0.36	\$3,815	
DOI Examination	\$0.25	\$0.25	\$0.25	\$0.25	\$2,649	
General Administration	\$8.43	\$14.23	\$14.23	\$14.23	\$116,399	
GRAND TOTAL BUDGET					\$7,504,816	100.00%

*Voluntary Term Life Premiums are shown in budget but not included in totals because it is paid at 100% by employees.

Cochise County
13-14 Draft Benefit Budget

	Census Assumptions				
	Employee	Emp+Spouse	Emp+Child	Emp+Family	Total
Medical/Rx Actives	476	112	181	100	869
Medical/Rx Retirees	7	2	0	0	9
Active+Retirees	483	114	181	100	878
Dental	315			320	635
Vision	285	131	76	115	607

2013-14 Premium Rates	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	\$511.12	\$882.36	\$734.55	\$1,073.20
Medical/Rx - Retirees	\$733.75	\$1,283.47	\$1,056.34	\$1,576.51
Dental	\$23.55			\$65.82
Short-Term Disability	\$5.63	\$5.63	\$5.63	\$5.63
Life	\$8.93	\$9.93	\$9.93	\$9.93
Vision	\$6.40	\$12.16	\$12.80	\$18.62

Dollar Difference vs 12-13	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	\$12.88	\$14.08	\$13.08	\$14.69
Medical/Rx - Retirees	\$13.89	\$15.61	\$14.06	\$16.52
Dental	-\$3.08			-\$8.82
Short-Term Disability	\$0.13	\$0.13	\$0.13	\$0.13
Life	\$0.00	\$0.00	\$0.00	\$0.00

Percentage Difference vs 12-13	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	2.59%	1.62%	1.81%	1.39%
Medical/Rx - Retirees	1.93%	1.23%	1.35%	1.06%
Dental	-11.57%			-11.82%
Short-Term Disability	2.36%	2.36%	2.36%	2.36%
Life	0.00%	0.00%	0.00%	0.00%

	Employee	Emp+Spouse	Emp+Child	Emp+Fam	Annual Budget	% of Total
CLAIM FUNDS					\$6,309,346	82.39%
Medical/Rx - Actives	\$422.46	\$751.86	\$604.05	\$942.70	\$5,866,826	
Medical/Rx - Retirees	\$645.09	\$1,153.31	\$926.18	\$1,446.35	\$81,867	
Dental	\$19.35	\$0.00	\$0.00	\$61.62	\$309,764	
Short-Term Disability	\$4.88	\$4.88	\$4.88	\$4.88	\$50,889	
PREMIUMS					\$592,628	7.74%
Med/Rx Specific Stop-Loss	\$19.19	\$61.03	\$61.03	\$61.03	\$400,507	
Med/Rx Aggregate Stop-Loss	\$1.51	\$1.51	\$1.51	\$1.51	\$15,909	
Vision - EyeMed	\$6.40	\$12.16	\$12.80	\$18.62	\$78,373	
Employee Life & AD&D	\$8.93	\$8.93	\$8.93	\$8.93	\$93,122	
Dependent Life	\$0.00	\$1.00	\$1.00	\$1.00	\$4,716	
Voluntary Term Life	\$12.28	\$12.28	\$12.28	\$12.28	\$128,056	
CLAIM ADMINISTRATION					\$387,163	5.06%
Medical Claims Administrator	\$14.00	\$14.00	\$14.00	\$14.00	\$147,504	
Dental Claims Administrator (Ameritas)	\$3.20	\$0.00	\$0.00	\$3.20	\$24,384	
STD Claims Administrator	\$0.75	\$0.75	\$0.75	\$0.75	\$7,821	
HIPAA/COBRA Administrator	\$1.00	\$1.00	\$1.00	\$1.00	\$10,536	
Medical PPO - Az (BCBSAZ)	\$12.75	\$12.75	\$12.75	\$12.75	\$134,334	
Utilization Review (AHG)	\$1.85	\$1.85	\$1.85	\$1.85	\$19,492	
Rx Benefit Manager (Navitus)	\$4.09	\$4.09	\$4.09	\$4.09	\$43,092	
GENERAL OPERATING					\$368,689	4.81%
Medical Administrator (ECA)	\$9.00	\$9.00	\$9.00	\$9.00	\$94,824	
Dental Administrator (ECA)	\$1.00	\$0.00	\$0.00	\$1.00	\$7,620	
Wellness Administrator (ECA)	\$3.50	\$3.50	\$3.50	\$3.50	\$36,876	
Wellness Program Fees	\$4.19	\$4.19	\$4.19	\$4.19	\$44,146	
EAP Preferred	\$1.22	\$1.22	\$1.22	\$1.22	\$12,854	
Actuary (Buck)	\$1.02	\$1.02	\$1.02	\$1.02	\$10,747	
Auditor (Kienitz)	\$0.40	\$0.40	\$0.40	\$0.40	\$4,214	
Legal (JS&H)	\$0.88	\$0.88	\$0.88	\$0.88	\$9,272	
DOI Examination	\$0.25	\$0.25	\$0.25	\$0.25	\$2,634	
Out-of-Network - % of Savings	\$0.34	\$0.34	\$0.34	\$0.34	\$3,582	
General Administration	\$13.47	\$13.47	\$13.47	\$13.47	\$141,920	
GRAND TOTAL BUDGET					\$7,657,825	100.00%

Difference Between 12-13 and 13-14 Budgets	\$153,009
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Percentage Increase	2.04%
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Cochise College
12-13 Final Benefit Budget

	Census Assumptions				
	Employee	Emp+Spouse	Emp+Child	Emp+Family	Total
Medical/Rx Actives	254	30	25	29	338
Medical/Rx Retirees	20	2	1	0	23
Active+Retirees	274	32	26	29	361
Dental	221			147	368

12-13 Premium Rates	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	\$498.24	\$868.28	\$721.47	\$1,058.51
Medical/Rx - Retirees	\$719.86	\$1,267.86	\$1,042.28	\$1,559.99
Dental	\$26.63	\$0.00	\$0.00	\$74.64
Short-Term Disability	\$6.47	\$6.47	\$6.47	\$6.47
Life	\$21.85	\$22.85	\$22.85	\$22.85

Cochise College
13-14 Draft Benefit Budget

	Census Assumptions				
	Employee	Emp+Spouse	Emp+Child	Emp+Family	Total
Medical/Rx Actives	252	25	28	29	334
Medical/Rx Retirees	21	3	1	0	25
Active+Retirees	273	28	29	29	359
Dental	215			146	361
Vision	144	62	20	44	270

2013-14 Premium Rates	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	\$511.12	\$882.36	\$734.55	\$1,073.20
Medical/Rx - Retirees	\$733.75	\$1,283.47	\$1,056.34	\$1,576.51
Dental	\$23.55	\$0.00	\$0.00	\$65.82
Short-Term Disability	\$6.60	\$6.60	\$6.60	\$6.60
Life	\$21.85	\$22.85	\$22.85	\$22.85
Vision	\$6.40	\$12.16	\$12.80	\$18.62

Dollar Difference vs 12-13	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	\$12.88	\$14.08	\$13.08	\$14.69
Medical/Rx - Retirees	\$13.89	\$15.61	\$14.06	\$16.52
Dental	-\$3.08	\$0.00	\$0.00	-\$8.82
Short-Term Disability	\$0.13	\$0.13	\$0.13	\$0.13
Life	\$0.00	\$0.00	\$0.00	\$0.00

Percentage Difference vs 12-13	Employee	Emp+Spouse	Emp+Child	Emp+Fam
Medical/Rx - Actives	2.59%	1.62%	1.81%	1.39%
Medical/Rx - Retirees	1.93%	1.23%	1.35%	1.06%
Dental	-11.57%			-11.82%
Short-Term Disability	2.01%	2.01%	2.01%	2.01%
Life	0.00%	0.00%	0.00%	0.00%

	Employee	Emp+Spouse	Emp+Child	Emp+Fam	Annual Budget	% of Total
CLAIM FUNDS					\$2,445,279	83.30%
Medical/Rx - Actives	\$420.53	\$748.39	\$601.58	\$938.62	\$2,024,970	
Medical/Rx - Retirees	\$642.15	\$1,147.97	\$922.39	\$1,440.10	\$214,217	
Dental	\$22.68	\$0.00	\$0.00	\$70.69	\$182,363	
Short-Term Disability	\$5.85	\$5.85	\$5.85	\$5.85	\$23,728	
PREMIUMS					\$205,557	7.00%
Med/Rx Specific Stop-Loss	\$16.69	\$53.07	\$53.07	\$53.07	\$110,282	
Med/Rx Aggregate Stop-Loss	\$1.31	\$1.31	\$1.31	\$1.31	\$5,643	
Employee Life & AD&D	\$21.85	\$21.85	\$21.85	\$21.85	\$88,624	
Dependent Life	\$0.00	\$1.00	\$1.00	\$1.00	\$1,008	
Voluntary Term Life	\$13.04	\$13.04	\$13.04	\$13.04	\$52,890	
CLAIM ADMINISTRATION					\$162,267	5.53%
Medical Claims Administrator (AEI)	\$14.40	\$14.40	\$14.40	\$14.40	\$62,381	
Dental Claims Administrator (AEI)	\$2.95	\$0.00	\$0.00	\$2.95	\$13,027	
STD Claims Administrator (AEI)	\$0.62	\$0.62	\$0.62	\$0.62	\$2,515	
HIPAA/COBRA Administrator (AEI)	\$1.35	\$1.35	\$1.35	\$1.35	\$5,848	
Medical PPO - Az (BCBSAZ)	\$12.50	\$12.50	\$12.50	\$12.50	\$54,150	
Utilization Review (AHG)	\$1.85	\$1.85	\$1.85	\$1.85	\$8,014	
Rx Benefit Manager (Navitus)	\$3.77	\$3.77	\$3.77	\$3.77	\$16,332	
GENERAL OPERATING					\$122,410	4.17%
Medical Administrator (ECA)	\$8.50	\$8.50	\$8.50	\$8.50	\$36,822	
Dental Administrator (ECA)	\$1.00	\$0.00	\$0.00	\$1.00	\$4,416	
Wellness Administrator (ECA)	\$3.20	\$3.20	\$3.20	\$3.20	\$13,862	
Wellness Program Fees	\$4.16	\$4.16	\$4.16	\$4.16	\$18,021	
Actuary (Buck)	\$0.94	\$0.94	\$0.94	\$0.94	\$4,072	
Auditor (Kienitz)	\$0.36	\$0.36	\$0.36	\$0.36	\$1,560	
DOI Examination	\$0.25	\$0.25	\$0.25	\$0.25	\$1,083	
General Administration	\$8.43	\$14.23	\$14.23	\$14.23	\$42,574	
GRAND TOTAL BUDGET					\$2,935,512	100.00%

*Voluntary Term Life Premiums are shown in budget but not included in totals because it is paid at 100% by employees.

	Employee	Emp+Spouse	Emp+Child	Emp+Fam	Annual Budget	% of Total
CLAIM FUNDS					\$2,430,622	81.06%
Medical/Rx - Actives	\$422.46	\$751.86	\$604.05	\$942.70	\$2,034,097	
Medical/Rx - Retirees	\$645.09	\$1,153.31	\$926.18	\$1,446.35	\$215,196	
Dental	\$19.35	\$0.00	\$0.00	\$61.62	\$157,881	
Short-Term Disability	\$5.85	\$5.85	\$5.85	\$5.85	\$23,447	
PREMIUMS					\$253,923	8.47%
Med/Rx Specific Stop-Loss	\$19.19	\$61.03	\$61.03	\$61.03	\$125,849	
Med/Rx Aggregate Stop-Loss	\$1.51	\$1.51	\$1.51	\$1.51	\$6,505	
Vision - EyeMed	\$6.40	\$12.16	\$12.80	\$18.62	\$33,010	
Employee Life & AD&D	\$21.85	\$21.85	\$21.85	\$21.85	\$87,575	
Dependent Life	\$1.00	\$1.00	\$1.00	\$1.00	\$984	
Voluntary Term Life	\$13.04	\$13.04	\$13.04	\$13.04	\$52,264	
CLAIM ADMINISTRATION					\$162,005	5.40%
Medical Claims Administrator	\$14.00	\$14.00	\$14.00	\$14.00	\$60,312	
Dental Claims Administrator (Ameritas)	\$3.20	\$0.00	\$0.00	\$3.20	\$13,862	
STD Claims Administrator	\$0.75	\$0.75	\$0.75	\$0.75	\$3,006	
HIPAA/COBRA Administrator	\$1.00	\$1.00	\$1.00	\$1.00	\$4,308	
Medical PPO - Az (BCBSAZ)	\$12.75	\$12.75	\$12.75	\$12.75	\$54,927	
Utilization Review (AHG)	\$1.85	\$1.85	\$1.85	\$1.85	\$7,970	
Rx Benefit Manager (Navitus)	\$4.09	\$4.09	\$4.09	\$4.09	\$17,620	
GENERAL OPERATING					\$151,967	5.07%
Medical Administrator (ECA)	\$9.00	\$9.00	\$9.00	\$9.00	\$38,772	
Dental Administrator (ECA)	\$1.00	\$0.00	\$0.00	\$1.00	\$4,332	
Wellness Administrator (ECA)	\$3.50	\$3.50	\$3.50	\$3.50	\$15,078	
Wellness Program Fees	\$4.19	\$4.19	\$4.19	\$4.19	\$18,051	
EAP Preferred	\$1.22	\$1.22	\$1.22	\$1.22	\$5,256	
Actuary (Buck)	\$1.02	\$1.02	\$1.02	\$1.02	\$4,394	
Auditor (Kienitz)	\$0.40	\$0.40	\$0.40	\$0.40	\$1,723	
Legal (JS&H)	\$0.88	\$0.88	\$0.88	\$0.88	\$3,791	
DOI Examination	\$0.25	\$0.25	\$0.25	\$0.25	\$1,077	
Out-of-Network - % of Savings	\$0.34	\$0.34	\$0.34	\$0.34	\$1,465	
General Administration	\$13.47	\$13.47	\$13.47	\$13.47	\$58,029	
GRAND TOTAL BUDGET					\$2,998,516	100.00%

Difference Between 12-13 and 13-14 Budgets	\$63,004
Percentage Increase	2.15%

CCT BENEFIT CHANGE OPTIONS / FINANCIAL IMPACT		Annual Financial Impact		College - Actives				College - Retirees				County - Actives				County - Retirees			
		County	College	EO	ES	EC	FAMILY	EO	ES	EC	FAMILY	EO	ES	EC	FAMILY	EO	ES	EC	FAMILY
Recommended Medical/Rx Funding Factors		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Zero Increase		\$0.00	\$0.00																
Minimum Medical/Rx Funding Factors	x	\$5,926,439.52	\$2,240,728.56	\$ 420.82	\$ 748.90	\$ 601.99	\$ 939.27	\$ 642.59	\$ 1,148.76	\$ 923.02	\$ 1,441.09	\$ 420.82	\$ 748.90	\$ 601.99	\$ 939.27	\$ 642.59	\$ 1,148.76	\$ 923.02	\$ 1,441.09
Recommended Dental Funding Factors		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
Zero Increase		\$0.00	\$0.00	\$ -								\$ -							
Minimum Dental Funding Factors	x	\$371,946.00	\$189,904.32	\$ 23.62	\$ -	\$ -	\$ 73.61					\$ 23.62	\$ -	\$ -	\$ 73.61				
4-Tier Dental Rates				\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
Recommended STD Funding Factor	x	\$50,888.64	\$23,446.80	\$ 5.85	\$ 5.85	\$ 5.85	\$ 5.85					\$ 4.88	\$ 4.88	\$ 4.88	\$ 4.88				
Zero Increase		\$0.00	\$0.00																
Minimum STD Funding Factor		\$0.00	\$0.00																
Medical																			
PPACA Requirements																			
Women's Preventive Care	x	\$39,688.20	\$15,008.28	\$ 2.82	\$ 5.01	\$ 4.03	\$ 6.29	\$ 4.30	\$ 7.69	\$ 6.18	\$ 9.65	\$ 2.82	\$ 5.01	\$ 4.03	\$ 6.29	\$ 4.30	\$ 7.69	\$ 6.18	\$ 9.65
Excise Tax on Medical Equipment	x	\$13,629.36	\$5,158.08	\$ 0.97	\$ 1.72	\$ 1.38	\$ 2.16	\$ 1.48	\$ 2.64	\$ 2.12	\$ 3.31	\$ 0.97	\$ 1.72	\$ 1.38	\$ 2.16	\$ 1.48	\$ 2.64	\$ 2.12	\$ 3.31
Add Specialist Copay of \$35	x	(\$22,968.24)	(\$8,502.48)	\$ (1.56)	\$ (2.71)	\$ (2.58)	\$ (3.76)	\$ (2.38)	\$ (4.15)	\$ (3.96)	\$ (5.77)	\$ (1.56)	\$ (2.71)	\$ (2.58)	\$ (3.76)	\$ (2.38)	\$ (4.15)	\$ (3.96)	\$ (5.77)
Add Out-of-State Coverage for:																			
Members who live outside of AZ		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
All members		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Eliminate Pre-Certification for PT, OT & ST		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rx																			
Cover available vaccines through PBM as well as Medical	x	\$5,919.60	\$2,237.52	\$ 0.42	\$ 0.75	\$ 0.60	\$ 0.94	\$ 0.64	\$ 1.15	\$ 0.92	\$ 1.44	\$ 0.42	\$ 0.75	\$ 0.60	\$ 0.94	\$ 0.64	\$ 1.15	\$ 0.92	\$ 1.44
Increase Specialty Copay from \$75 to:																			
\$150		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
10% Coinsurance		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Implement Generic Limit/Cost Sharing Program - Member pays the Tier 3 Copay + Difference between Generic & Brand:																			
DAW2 - Member Choice		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
DAW1 - Doctor Choice	x	(\$16,049.16)	(\$6,068.40)	\$ (1.14)	\$ (2.03)	\$ (1.63)	\$ (2.54)	\$ (1.74)	\$ (3.11)	\$ (2.50)	\$ (3.90)	\$ (1.14)	\$ (2.03)	\$ (1.63)	\$ (2.54)	\$ (1.74)	\$ (3.11)	\$ (2.50)	\$ (3.90)
Dental																			
Increase Max Annual Benefit from \$1,500 to \$2,000		\$0.00	\$0.00	\$ -			\$ -					\$ -			\$ -				
Increase Max Ortho Benefit from \$1,000 to:																			
\$1,500		\$0.00	\$0.00	\$ -			\$ -					\$ -			\$ -				
\$2,000 (Includes increase to benefit max)		\$0.00	\$0.00	\$ -			\$ -					\$ -			\$ -				
Implement In- and Out-of-Network Dental Schedule:																			
INN & OON \$1,500 Max / \$1,000 Ortho		\$0.00	\$0.00	\$ -			\$ -					\$ -			\$ -				
INN \$1,800 / Ortho \$1,000 - OON \$1,500 / \$1,000 Ortho		\$0.00	\$0.00	\$ -			\$ -					\$ -			\$ -				
INN \$2,000 / Ortho \$1,000 - OON \$1,500 / \$1,000 Ortho	x	(\$62,182.20)	(\$32,023.08)	\$ (4.27)			\$ (11.99)					\$ (4.27)			\$ (11.99)				
Move to 4-Tier Rate Structure:																			
Increase Max Annual Benefit from \$1,500 to \$2,000		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
Increase Max Ortho Benefit from \$1,000 to:																			
\$1,500		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
\$2,000 (Includes increase to benefit max)		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
Implement In- and Out-of-Network Dental Schedule:																			
Maximum Benefit of \$1,500 and Ortho of \$1,000		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
INN \$1,500 / \$1,000 Ortho		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				
INN \$1,800 / \$1,000 Ortho / OON \$1,500 / \$1,000 Ortho																			
Benefit and Ortho Maximum of \$2,000		\$0.00	\$0.00	\$ -	\$ -	\$ -	\$ -					\$ -	\$ -	\$ -	\$ -				